

In re:
Celine Alexis Finley
Debtor

Case No. 23-13802-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 26, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Celine Alexis Finley, 1815 N 33rd St Apt 1, Philadelphia, PA 19121-2650
14839365	Evolve Bank & Trust, Attn: Bankruptcy Triad Center 16000 Popl, Memphis, TN 38119
14839373	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14839374	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14839382	+ Upst Ffbkc, Po Box 61203, Palo Alto, CA 94306-6203

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Mar 27 2024 04:29:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Mar 27 2024 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 27 2024 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2024 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14839357	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 27 2024 00:29:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14839356	+ Email/Text: backoffice@affirm.com	Mar 27 2024 00:29:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14839358	Email/PDF: bncnotices@becket-lee.com	Mar 27 2024 00:44:52	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14839361	Email/Text: megan.harper@phila.gov	Mar 27 2024 00:29:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14839359	EDI: CAPITALONE.COM	Mar 27 2024 04:29:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14839360	EDI: CITICORP	Mar 27 2024 04:29:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14839362	Email/Text: bankruptcy@philapark.org	Mar 27 2024 00:29:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14839363	Email/PDF: creditonebknotifications@resurgent.com	Mar 27 2024 00:44:48	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273

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14839364	EDI: DISCOVER	Mar 27 2024 04:29:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14839366	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 27 2024 00:29:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14839367	EDI: IRS.COM	Mar 27 2024 04:29:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14839369	^ MEBN	Mar 27 2024 00:28:34	MNGH, LLC., Attn: Bankruptcy 5401 W Kennedy Blvd #1, Tampa, FL 33609-2428
14839368	Email/Text: bankruptcy@marinerfinance.com	Mar 27 2024 00:29:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14839370	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 27 2024 00:29:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14839371	Email/Text: fesbank@attorneygeneral.gov	Mar 27 2024 00:29:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14839376	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2024 00:29:00	PNC Bank, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
14839372	EDI: PENNDEPTREV	Mar 27 2024 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839372	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2024 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839375	+ Email/Text: bankruptcy@philapark.org	Mar 27 2024 00:29:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14839377	Email/Text: bankruptcy@sunbit.com	Mar 27 2024 00:29:00	Sunbit, Attn: Bankruptcy 10880 Wilshire Blv Suit, Los Angeles, CA 90024
14839378	Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 27 2024 00:29:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14839379	^ MEBN	Mar 27 2024 00:28:20	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14839380	Email/Text: bknotice@upgrade.com	Mar 27 2024 00:29:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14839381	Email/Text: bankruptcies@uplift.com	Mar 27 2024 00:29:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
14839383	+ EDI: LCIUPSTART	Mar 27 2024 04:29:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14839384	+ EDI: LCIUPSTART	Mar 27 2024 04:29:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Celine Alexis Finley help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Celine Alexis Finley</u>	Social Security number or ITIN	xxx-xx-9549
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	23-13802-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Celine Alexis Finley

3/26/24

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.